Official Form 1(2006)97-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main United States Bankruptcy Concument Page 1 of 43 Northern_DISTRICT OF Illinois **Voluntary Petition** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Taylor, Robert C. Taylor, Gwendolyn All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Hollingshed, Gwendolyn Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, XXX-XX-0834 XXX-XX-8195 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State):

2520 Oak Tree Lane		Same a	as debtor	
Plainfield, IL 60586	ZIP CODE 60586			ZIP CODE
County of Residence or of the Principal Place of Busines		County of Res	sidence or of the Principal	
Mailing Address of Debtor (if different from street address):			ess of Joint Debtor (if diffe	erent from street address):
Same as above		Same	as debtor	
	ZIP CODE			ZIP CODE
Location of Principal Assets of Business Debtor (if differ	rent from street address above):	N/Z	 A	ZIP CODE
Type of Debtor	Nature of Busines			ankruptcy Code Under Which
(Form of Organization) (Check one box.)	(Check one box.)			on is Filed (Check one box.)
☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Business Single Asset Real Estate 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other	as defined in		Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box.)
·	Tax-Exempt Enti (Check box, if applica		□ Debts are primarily of the pr	consumer Debts are primarily
	Debtor is a tax-exempt or under Title 26 of the Uni Code (the Internal Reven	ited States	debts, defined in 11 § 101(8) as "incurre individual primarily personal, family, or hold purpose."	d by an for a
Filing Fee (Check one box.	.)			11 Debtors
		Check one bo Debtor i		as defined in 11 U.S.C. § 101(51D).
 □ Filing Fee to be paid in installments (applicable to signed application for the court's consideration cer unable to pay fee except in installments. Rule 100c □ Filing Fee waiver requested (applicable to chapter' 	 □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: □ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million. 			
attach signed application for the court's considerati	Check all app A plan is Accepta:	blicable boxes: s being filed with this petit	ion. ited prepetition from one or more classes	
Statistical/Administrative Information			·	THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for Debtor estimates that, after any exempt proper expenses paid, there will be no funds available	rty is excluded and administrativ	re		
Estimated Number of Creditors 1- 50- 100- 200- 1,00 49 99 199 999 5,00		25,001- 50,000	50,001 Over 100,000 100,000	
				_
	100,000 to \$1 million \$100 milli		ore than \$100 million	
	\$100,000 to \$1 million \$100 million		ore than \$100 million	

Official Form 1 (1	ശൂse 07-15569 Doc 1 Filed 08/28/07	Entered 08/28/07 10:40:11	Desc Main B1, Page 2		
Voluntary Petiti (This page must b	on Document be completed and filed in every case.)	Rage d 2of o43 Taylor, Robert C. a	and Gwendolyn		
	All Prior Bankruptcy Cases Filed Within Last 8 Y	ears (If more than two, attach additional sheet.)			
Location Where Filed:	NONE	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affile				
Name of Debtor:	NONE	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).					
☐ Exhibit A	is attached and made a part of this petition.	x/s/ Martin J. O'He	` '		
	Exhibit				
ъ			11, 1, 14, 2, 2		
Does the debtor of	own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	iblic health or safety?		
Yes, and E	Exhibit C is attached and made a part of this petition.				
No.					
	Exhibit				
☑ Exhib If this is a join	eted by every individual debtor. If a joint petition is filed it D completed and signed by the debtor is attached and interpetition: it D also completed and signed by the joint debtor is attached.	made a part of this petition.	ch a separate Exhibit D.)		
X	Information Regarding to (Check any application Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day. There is a bankruptcy case concerning debtor's affiliate, general part	cable box.) f business, or principal assets in this District for ys than in any other District. tner, or partnership pending in this District.			
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)					
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)					
		(Name of landlord that obtained judgment)			
		(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi				
	Debtor has included with this petition the deposit with the court of filing of the petition.	f any rent that would become due during the 30-	day period after the		

Desc Main Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Document Page 3 of 43 Official Form 1 (10/06) Name of Debtor(s): **Voluntary Petition** Robert C. and Gwendolyn (This page must be completed and filed in every case.) Taylor, Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. /s/ Robert C. Taylor X Signature of Debtor (Signature of Foreign Representative) /s/ Gwendolyn Taylor Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) Date 6/23/07 Signature of Attorney Signature of Non-Attorney Bankruptcy Petition Preparer /s/ Martin J. O'Hearn I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s)
Martin J. O'Hearn, defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have Atty #6185904 provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s)
Law Offices of Martin J. O'Hearn required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor 10047 South Western Avenue notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B Address Chicago, IL 60643 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Telephone Number 773-238-4400 Date Social Security number (If the bankruptcy petition preparer is not an individual, Signature of Debtor (Corporation/Partnership) state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Address The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Authorized Individual Date Printed Name of Authorized Individual Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Title of Authorized Individual Names and Social Security numbers of all other individuals who prepared or assisted Date in preparing this document unless the bankruptcy petition preparer is not an individual. If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and

the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 4 of 43

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

		Northern	District of	Illinois	
In re_	Taylor	, Robert	C.	Case No	
	Debtor(s)				(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- △ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 5 of 43

Official Form 1, Exh. D (10/06) - Cont.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor, Roling) & C. Quild

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 6 of 43

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

-	Northern	District of	Illinois	
In re_Taylo	r, Gwendoly	yn_	Case No	
Debtor((s)			(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☑ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Entered 08/28/07 10:40:11 Desc Main Case 07-15569 Doc 1 Filed 08/28/07 Document Page 7 of 43

Official Form 1, Exh. D (10/06) - Cont.

□ 3. I certify that I requested credit counseling services from an approved agency but wa unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]				
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.				
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of menta illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.	ા			
□ 5. The United States trustee or bankruptcy administrator has determined that the credit	it			

I certify under penalty of perjury that the information provided above is true and correct.

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Signature of Debtor: J Dwewbuly Taylor

Date: 6-23-07

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 8 of 43

B 201 (04/09/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(B) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay non-dischargeable taxes, domestic support and property settlement obligations, most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury cased by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total Fee \$274)

- Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments
 over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in
 the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Page 9 of 43 Document

B 201 (04/09/06)

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total Fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total Fee \$239)

Chapter 12 is designed to permit family farmers and fisherman to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the office of the United States Trustee, the office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by §342(b) of the Bankruptcy Code.

Signature of Attorney

Martin J. O'Hearn # 6185904

Printed Name of Attorney

Address:

10047 South Western Chicago, IL 60643 (773) 238-4400

Certificate of Debtor

I(We), the debtor(s), affirm that I(we) have received and read this notice.

Robert C. Taylor

Printed Name of Debtor

Gwendolyn Taylor

Printed name of Joint Debtor (if any)

Signature of

Signature of Joint Debtor (if

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 10 of 43

Official Form 6-Summary (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Taylor, Robert C. and Gwendolyn, Debtors	Case No.	
	Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the total from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the Debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the Statistical Summary of Certain Liabilities and Related Data" if they file a case under Chapter 7, 11, or 13.

AMOUNTS SCHEDULED

			71111	JUNIS SCHEDU	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$837,500.00		
B – Personal Property	YES	3	\$16,120.00		
C – Property Claimed as Exempt	YES	1			
D – Creditors Holding Secured Claims	YES	3		\$737,796.63	
E – Creditors Holding Unsecured Priority Claims	YES	2		\$0	
F – Creditors Holding Unsecured Nonpriority Claims	YES	3		\$18,149.28	
G – Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I – Current Income of Individual Debtor(s)	YES	1			\$5,768.13
J – Current Expenditures of Individual Debtor(s)	YES	1			\$5,802.81
		17			
			\$853,620.00		

\$755,945.91

Document Page 11 of 43

UNITED STATES BANKRUPTCY COURT **Northern District of Illinois**

Case No.
Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under 7, 11 or 13, you must report all information requested below.

[] Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0
Student Loans Obligations (from Schedule F)	\$0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0
TOTAL	\$0

State the following:

· ·	
Average Income (from Schedule I, Line 16)	\$5,768.13
Average Expenses (from Schedule J, Line 18)	\$5,802.81
Current Monthly Income (from Form 22A Line 12; OR , Form 22 B Line 11: OR , Form 22C Line 20)	\$4,077.35

State the following:

state the following:		
1. Total from Schedule D, "UNSECURED PORTION, IF		
ANY" column.		\$0
2. Total from Schedule E, "AMOUNT ENTITLED TO		
PRIORITY" column.	\$0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO		
PRIORITY, IF ANY" column.		\$0
4. Total from Schedule F		\$18,149.28
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$18,149.28

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 12 of 43

Form B6A (10/05)

In re Taylor, Robert C. and Gwendolyn, Debtors

Case I	No.		

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	Husband, Wife, Joint, or Community	CURRENT MARKET VALUE OF DEBTOR'SINTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single Family Residence	Fee Simple			
2520 Oak Tree Lane Plainfield, IL 60586			\$167,500.00	\$165,529.00
518 N. Lavergne Chicago, IL 60644			\$185,000.00	\$158,839.67
523 N. Springfield Avenue Chicago, IL 60624			\$205,000.00	\$161,345.17
4006 W. Maypole Ave Chicago, IL 60624			\$280,000.00	\$237,082.79
		Total>	\$837,500.00	

(Report also on Summary of Schedules)

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 13 of 43

Form B6B (10/05)

In re Taylor, Robert C. and Gwendolyn, Debtors

Case No.	
----------	--

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor chills".

,				
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Funds in Debtor's possession		\$20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Stove, Refrigerator, Washer/Dryer, TV, Computer and Furniture in Debtor's residence		\$1,650.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing		\$100.00
7. Furs and jewelry.		Rings		\$800.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 14 of 43

Form B6B-Cont. (10/05)

In re Taylor, Robert C. and Gwendolyn, Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 15 of 43

Form B6C-Cont. (10/05)

In re Taylor, Robert C. and Gwendolyn, Debtors

Case No.

SCHEDULE B -PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists of other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Mitsubishi Galant ES - \$7,000.00 2000 Ford Expedition - \$6,550.00		\$13,550.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		continuation sheets attached	Total	\$16,120.00

(Include amounts from any continuation sheets attached. Report total also on Summary)

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 16 of 43

Form B6C (10/05)

In re Taylor, Robert C. and Gwendolyn, Debtors

Case	Nο		
Case	110.		

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	[] Check if debtor claims a homestead exemption that exceeds \$125,000.00
(Check one box)	
[X] 11 U.S.C. § 522(b)(2)	
[] 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFIY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Residence	735 ILCS 5/12-901	\$30,000.00	\$167,500.00
Personal Property	735 ILCS 5/12-1001 (b)	\$4,000.00	\$2,570.00
Vehicle	735 ILCS 5/12-1001 (c)	\$2,400.00	\$13,550.00

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 17 of 43

Official Form 6D (10/06)

In re Taylor, Robert C. and Gwendolyn, Debtors

Case	Nο			
Case	TAU.			

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

[] Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0770836482 Citimortgage Inc P.O. Box 9442 Gaitersburg, MD 20898		Н	1 st mortgage on 523 N. Springfield Chicago, IL 60624 VALUE \$205,000.00				\$125,345.17	
ACCOUNT NO. 001351345 HSBC/MS P.O. Box 9068 Brandon, FL 33509	-	Н	2nd mortgage on 523 N. Springfield Chicago, IL 60624 VALUE \$205,000.00				\$36,000.00	
ACCOUNT NO. 5000199493 Fremont Investment & Ln 175 N Riverview Drive Anaheim, CA 92808		Н	1 st mortgage on 518 N. Lavergne Chicago, IL 60644 VALUE \$185,000.00				\$126,959.45	
_2 continuation sheets attached			Subtotal (Total of this page)				\$288,304.62	\$
			(Total of this page) Total (Use only on last page)				\$	\$

of Schedules.)

(Report also on Summary (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 18 of 43

Official Form 6D (10/06) – Cont.

in it laylor, Robert C. and Gwendoryn, Debu	In re <u>Taylor, Robert C. and Gwendolyn</u> , l	Debtor
---	--	--------

Case	No.		

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND	TOR	usband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND	CONTINGENT	DATED	red	AMOUNT OF CLAIM WITHOUT DEDUCTING	UNSECURED PORTION,
ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, W or Comm	MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTE	UNLIQUIDATED	DISPUTED	VALUE OF COLLATERAL	IF ANY
ACCOUNT NO. 0359309711 GMAC P.O. Box 4622		Н	2nd mortgage on 518 N. Lavergne Chicago, IL 60644				\$31,880.22	
Waterloo, IA 50704			VALUE \$185,000.00					
ACCOUNT NO. 4337910 Wilshire Credit Corp 1776 SW Madison Street		J	Mortgage on 4006 W. Maypole Ave. Chicago, IL 60624				\$237,082.79	
Portland, OR 97205			VALUE \$280,000.00	1				
ACCOUNT NO. Id#100136300115539339 Americas Servicing Co 7485 New Horizon Way Frederick, MD 21703		J	1 st mortgage on 2520 Oak Tree Lane Plainfield, IL 60586				\$132,367.00	
			VALUE \$167,500.00					
ACCOUNT NO. Id#100136300115539347 Americas Servicing Co 7485 New Horizon Way Frederick, MD 21703		J	2nd mortgage on 2520 Oak Tree Lane Plainfield, IL 60586				\$33,162.00	
Frederick, WID 21703			VALUE \$167,500.00	-				
ACCT NO. 5000010041XXXX Purchase money security interest								
HSBC Auto 6602 Convoy Court San Diego, CA 92111			2003 Mitsubishi Galant ES				\$6,000.00	
Short no. 1 of 2timestin	nast-	، د عاده ۱۵۰	VALUE \$7,000.00			_		
Sheet no. 1 of 2 continuation sh Schedule of Creditors Holding Secu				stal of t	Subtot his pag		\$440,492.01	\$
			(Use or	nly on l	Tota ast pag	ge)	\$ (Report also on Summary	\$ (If applicable, report also

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary

on Statistical Summary of Certain Liabilities and Related Data.)

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 19 of 43

Official Form 6D (10/06) - Cont.

In re Taylor, Robert C. and Gwendolyn, Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	INC	ATE CLAIM WAS URRED, NATURE OF LIEN, AND ESCRIPTION AND ARKET VALUE OF OPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 42516 Purchase money security interest Americredit 801 Cherry St, Ste 3900 Fort Worth, TX 76102				Ford Expedition UE \$6,550.00				\$9,000.00	
ACCOUNT NO.			VAI	UE \$					
ACCOUNT NO.			AL	· · · · · · · · · · · · · · · · · · ·					
ACCOUNT NO.			VAL	UE \$					
ACCOUNT NO.			VAL	UE \$					
ACCOUNT NO.			VAL	UE \$					
Sheet no. <u>2</u> of <u>2</u> continuation she Schedule of Creditors Holding Secu	ets A	ttached to		(To		Subtota his pag		\$9,000.00	\$
				(Use on	ly on l	Tota ast pag	ge)	\$737,796.63 (Report also on Summary	\$ (If applicable, report also

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 20 of 43

Official Form 6E (10/06)

In re Taylor, Robert C. and Gwendolyn, Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See II U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under Chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

[X] Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

[] Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

[] Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

[] Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

[] Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 21 of 43

OPP 1	T-7		(10IO	
Official	Form	OH:	(10/06)	– Cont.

In re <u>Taylor, Robert C. and Gwendolyn</u> , Debtors Case No
[] Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
[] Deposits by individuals
Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).]
[] Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
[] Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
[] Claims for Death or Personal Injury While Debtor was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507 (a)(10).
* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
o continuation sheets attached

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 22 of 43

Official Form 6F (10/06)

	In re	Taylor.	Robert C	. and	Gwendolyn	, Debtors
--	-------	---------	----------	-------	-----------	-----------

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under Chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

[] Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9065380099669 National City Bank Arrow Financial Services c/o Pioneer Credit Recvry 6341 Inducon Drive East Sanborn, NY 14132-9097							\$14,951.49
ACCOUNT NO. 8522695527 Capital One Midland Funding LLC c/o MCM, P.O. Box 939019 San Diego, CA 92193-9019							\$814.14
ACCOUNT NO. 06 014851897 Allstate Indemnity Comp. c/o Credit Collection Serv. Two Wells Ave., Dept 9135 Newton, MA 02459							\$95.87
2 continuation sheets attached		Subtotal (Total of this page)					\$15,861.50
			(Use only on last page of the oport also on Summary of Schedules a atistical Summary of Certain Liabilitie	\$			

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 23 of 43

Official Form 6F (10/06) - Cont.

In re Taylor, Robert C. and Gwendolyn, Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

						1	T
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 517805238677XXXX							
Capital One Bank P.O. Box 85015 Richmond, VA 23285							\$255.00
ACCOUNT NO. 517800721196XXXX First Premier Bank 601 S. Minnesota Ave. Sioux Falls, SD 57104							\$414.00
ACCOUNT NO. 544045502266XXXX HSBC NV P.O. Box 19360 Portland, OR 97280							\$386.00
ACCOUNT NO. 1563358 Prairie Emergency Services c/o Medical Collections Syst 725 S. Wells Ave., Ste. 700 Chicago, IL 60607							\$80.00
ACCOUNT NO. 2036XXXX Emergency Healthcare Phy							\$76.00
c/o NCO-MEDCLR P.O. Box 8547 Philadelphia, PA 19101							
Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims.		Subtotal (Total of this page)				\$1,211.00	
		Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					\$

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 24 of 43

Official Form 6F (10/06) - Cont.

In re Taylor, Robert C. and Gwendolyn, Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 248530XXXX GEMB/JCP P.O. Box 9891131 El Paso, TX 79998							\$491.00
ACCOUNT NO. 809905-293064 City of Chicago Department of Water P.O. Box 6330 Chicago, IL 60680-6330	-		Water service for 523 N. Springfield, Chicago				\$182.71
ACCOUNT NO. 829544-296706 City of Chicago Department of Water P.O. Box 6330 Chicago, IL 60680-6330			Water service for 4006 W. Maypole Ave., Chicago				\$258.61
ACCOUNT NO. 809882-312194 City of Chicago Department of Water P.O. Box 6330 Chicago, IL 60680-6330			Water service for 518 N. Lavergne Ave., Chicago				\$144.46
ACCOUNT NO.	-						
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims.				(Tota	Subto l of this p		\$1,076.78
	Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				\$18,149.28		

Form B6G (10/05)

In re Taylo	r. Robert C.	. and Gwendoly	vn . Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bank. P. 1007(m).

[] Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Dora Peeler 523 N. Springfield Avenue Chicago, IL 60624	Residential lease at \$1,000.00 Month to month. Tenant pays sporadically.
Andrew Hawkins 4006 West Maypole, 1 st floor Chicago, IL 60624	Residential lease at \$590.00 Month to month.
Roseland Smith 4006 West Maypole. 2 nd floor Chicago, IL 60624	Residential least at \$700.00 Monthly. Tenant pays sporadically.

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 26 of 43

Form B6H (10/05)

In re	Tavlor.	Robert (C. and	Gwendoly	yn , Debtors
-------	---------	----------	--------	----------	--------------

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a co-debtor or creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

[X] Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 27 of 43

Official Form 6I (10/06)

Debtor's Marital Status:

In re Taylor, Robert C. and Gwendolyn, Debtors

RELATIONSHIP

Case	No.		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11,12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

AGE

DEPENDENTS OF DEBTOR AND SPOUSE

		AGE				
Married	Son	3 months				
Employment: DEBTO	R	SPOUSE				
Occupation	Machine Operator	Clerk	Clerk			
Name of Employer	Local 150 Heavy Machine Operator Union	Unicare	Unicare			
	3 weeks	8 years				
Address of Employer	20959 West Lockport Road	220 Remingt	220 Remington Blvd Bolingbrook, IL 60440			
	Plainfield, IL 60544	Bolingbrook				
INCOME: (Estimate of	f average monthly income)	Debtor	Spouse			
1. Monthly gross wages	, salary, and commissions					
(Prorate if not paid	monthly)	\$5,187.60	\$2,881.00			
2. Estimated monthly or		\$0	\$0			
3. SUBTOTAL		\$5,187.60	\$2,881.00			
4 LEGG DAVBOLL DE	CDUCTIONS		,			
4. LESS PAYROLL DE		Φ1 500 45	ф д 01 00			
	s and social security	\$1,509.47	\$791.00			
b. Insurance		\$0	\$0 \$0			
c. Union dues		\$0	\$0			
d. Other (Speci	fy:		\$0			
5. SUBTOTAL OF PA	YROLL DEDUCTIONS	\$1,509.47	\$791.00			
6. TOTAL NET MONT	HLY TAKE HOME PAY	\$3,678.13	\$2,090.00			
7. Regular income from (Attach detailed st	operation of business or profession or	farm \$0	\$0			
8. Income from real pro		\$0	\$0			
9. Interest and dividend		\$0	\$0			
	nce or support payments payable to the		φ υ			
	of dependents listed above.	\$0	\$0			
		φU	φU			
	her government assistance	ΦO	Φ0.			
(Specify)			\$0 \$0			
12. Pension or retiremen		\$0	\$0			
13. Other monthly incom	me (Specify)	\$0	\$0			
14. SUBTOTAL OF LI	NES 7 THROUGH 13	\$0	\$0			
15. AVERAGE MONT	HLY INCOME (Add amounts shown on line	\$3,678.13	\$2,090.00			
	RAGE MONTHLY INCOME: (Combine		\$5,768.13			
from line 15; if there is	s only one debtor repeat total reported on line 15)		y of Schedules and if applicable, o			

(Report also on Summary of Schedules and if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 28 of 43

Official Form 6J (10/06)

In re Taylor, Robert C. and Gwendolyn, Debtors

Case No.	
----------	--

${\bf SCHEDULE\ J-CURRENT\ EXPENDITURES\ OF\ INDIVIDUAL\ DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate.

[] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate

schedule of expenditures labeled "Spouse".	
1. Rent or home mortgage payment (include lot rented for mobile home) 1st home mortgage 2nd home mortgage	\$1,070.80 \$316.87
a. Are real estate taxes included? NO	\$316.87 \$247.04
b. Is property insurance included? NO	\$68.74
2. Utilities a. Electricity and heating fuel	
b. Water and sewer	
c. Telephone.	
d. Other	
3. Home maintenance (repairs and upkeep)	\$20.00
4. Food special formula for baby	\$450.00
5. Clothing	\$200.00
6. Laundry and dry cleaning	\$150.00
7. Medical and dental expenses	\$100.00
8. Transportation (not including car payments) debtor drives to work	\$700.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$20.00
10. Charitable contributions	\$86.60
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$0
b. Life	\$180.00
c. Health	\$0
d. Auto	\$150.00
e. Other	
12. Day Care	\$649.50
13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in t	he plan)
a. Auto \$365.25 & \$340.00	\$705.25
b. Other	\$0
c. Other	
14. Alimony, maintenance, and support paid to others	\$0
15. Payments for support of additional dependents not living at your home	\$0
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$0
17. Other work clothing & union dues	\$130.66
Other <u>assessments</u>	\$125.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and on the Statistical Summary of Certain Liabilities and Related Data.)	nd, if applicable, \$5,802.81
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	r following the
filing of this document:	
20. STATE OF MONTHLY NET INCOME	
a. Total monthly income from Line 16 of Schedule I	\$5,768.13
b. Total monthly expenses from Line 18 above	\$5,802.81
c. Monthly net income (a. minus b.)	(\$34.68)

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main Document Page 29 of 43

Official Form 6 – Declaration (10/06)

In re Taylor, Robert C. and Gwendolyn, Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	der penalty of perjury that I have read and correct to the best of my knowle		eles, consisting of <u>19</u> sheets, (total shown on summary page plus 2), and that
Date	6/23/07	Signature:	/s/ Robert C. Taylor DEBTOR
Date	6/23/07	Signature:	/s/ Gwendolyn Taylor JOINT DEBTOR, if any
			JOINT DEBTOR, if any case, both spouses must sign.]
provided the d have been pro	ebtor with a copy of this document a nulgated pursuant to 11 U.S.C. § 11	and the notices and information requi 0(h) setting a maximum fee for servi	ned in 11 U.S.C. § 110; (2) I prepared this document for compensation and have ired under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines ces chargeable by bankruptcy petition preparers, I have given the debtor notice of a gany fee from the debtor, as required by that section.
Printed or Typ	ed Name and Title, if any, of Bankro	uptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110)
	cy petition preparer is not an indivi gns this document.	dual, state the name, title (if any), ad	ldress, and social security number of the officer, principal, responsible person, or
Address			
X	Bankruptcy Petition Preparer		Date
		dividuals who prepared or assisted in	n preparing this document, unless the bankruptcy petition preparer is not an
If more than o	ne person prepared this document, a	ttach additional signed sheets confo	rming to the appropriate official Form for each person.
	petition preparer's failure to comply C. § 110; 18 U.S.C. § 156.	with the provisions of title 11 and th	ne Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
	DECLARATION UNDE	R PENALTY OF PERJURY ON E	BEHALF OF A CORPORATION OR PARTNERSHIP
have read the f	of the oregoing summary and schedules, c t to the best of my knowledge, infor	corporation or par onsisting of	or an authorized agent of the corporation or a member or an authorized agent of tnership] named as debtor in this case, declare under penalty of perjury that I sheets (total shown on summary page plus 1.), and that they are
Date		Signatur	e:
			[Print or type name of individual signing on behalf of debtor.]
	. 0 0	J J 1 1	ation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Official Form 7 (10/05)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re: Taylor, Robert C. and Gwendolyn, Debtors

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor mush furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112, Fed. R. Bankr. P. 1007(m).

Question 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

[] None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

2007 - \$24,475.47 work 2006 - \$54,180.00 work 2005 - \$44,000.00 work 1

2. Income other than from employment or operation of business

[] None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2007 - \$2,397.00 2006 - \$0 unemployment

2005 - \$0

3. Payments to creditors

Complete a. or b., as appropriate, and c.

[] None

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less that \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR America's Servicing Co 7485 New Horizon Way Frederick, MD 21703	DATES OF PAYMENTS monthly	AMOUNT PAID \$1,070.80	AMOUNT STILL OWING \$132,367.00
America's Servicing Co 7485 New Horizon Way Frederick, MD 21703	monthly	\$316.87	\$33,162.00
Citimortgage Inc. P.O. Box 9442 Gaithersburg, MD 20898	monthly	\$1,087.18	\$125,345.00
HSBC P.O. Box 9068 Brandon, FL 33509	monthly	\$323.17	\$31,608.00
Fremont Investment and Loan 175 N Riverview Drive Anaheim, CA 92808	monthly	\$1,366.91	\$126,989.00
GMAC P.O. Box 4622 Waterloo, IA 50704	monthly	\$335.33	\$32,205.00
Wilshire 1776 SW Madison Street Portland, OR 97205	monthly	\$2,183.93	\$240,609.00

[X] None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

[X] None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

[X] None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

[X] None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTIOIN AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

[X] None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

[X] None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

[X] None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

[X] None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

[X] None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**: (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.))

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

DATE OF LOSS

BY INSURANCE, GIVE PARTICULARS

9. Payments related to debt counseling or bankruptcy

[] None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE

OF PROPERTY

Law Offices of Martin J. O'Hearn 10047 South Western Chicago, IL 60643

6/16/07 \$250.00

10. Other transfers

[X] None

a. List all property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY

TRANSFERRED

AND VALUE RECEIVED

[X] None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

DATE

NAME OF TURST OR OTHER **DEVICE**

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts

[X] None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

[X] None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

NAMES AND ADDRESSES

DESCRIPTION

DATE OF TRANSFER

OF BANK OR

OF THOSE WITH ACCESS

OF

OR SURRENDER,

OTHER DEPOSITORY TO BOX OR DEPOSITORY CONTENTS IF ANY

13. Setoffs

[X] None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF SETOFF

14. Property held for another person

[X] None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

[] None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

1328 Cedarwood Drive Robert C. Taylor until 6/2006 Crest Hill, IL 60435 Gwendolyn Taylor

16. Spouses and Former Spouses

[X] None

If the debtor resides or resided in a community property state, commonwealth, or territory, (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waster, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

[X] None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

NOTICE LAW

[X] None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE **ENVIRONMENTAL**

LAW

[X] None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

[X] None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./

COMPLETE EIN OR NATURE OF BEGINNING AND ENDING

NAME OTHER TAXPAYER I.D. NO. ADDRESS BUSINESS DATES

[X] None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed in a trade, profession or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

[X] None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

[X] None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

[X] None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

[X] None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

[X] None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

[X] None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

[X] None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

[X] None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

[X] None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

[X] None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals

[X] None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group

[X] None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds

[X] None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

[If completed by an individual or individual and spouse]

imprisonment or both. 18 U.S.C. § 156.

	6/23/07	Signature	/s/ Robert C. Taylor Debtor
			Debtor
Date	6/23/07	Signature	/s/ Gwendolyn Taylor Joint Debtor (if any)
			Joint Debtor (if any)
If completed b	y an individual or individua	l and spouse]	
	penalty of perjury that I have n	ead the answers contained in the	foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my
Date		Signatun	e
		Signatun	a
		Signatur	Print Name and Title
An individual si	gning on behalf of a partnershi	p or corporation must indicate po	osition or relationship to debtor.]
		-	continuation sheets attached
Penalty for mal	sing a false statement: Fine o	of up to \$500,000 or imprisonme	nt for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
	DECLARATION AND	SIGNATURE OF NON	i-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)
and have prov rules or guide	vided the debtor with a collines have been promulg	opy of this document and tated pursuant to 11 U.S.C	petition preparer as defined in 11 U.S.C. § 110: (2) I prepared this document for compensation the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) i. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I eparing any document for filing for a debtor or accepting any fee from the debtor, as required by
Printed or Ty	ped name and Title, if an	y, of Bankruptcy Petition	Preparer Social Security No. (Required by 11 U.S.C. § 110)
	otcy petition preparer is a rtner who signs this docu		e name, title (if any), address, and social security number of the office, principal, responsible
Address			
	Bankruptcy Petition Prep		

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or

Case 07-15569 Entered 08/28/07 10:40:11 Desc Main Doc 1 Filed 08/28/07 Page 41 of 43 Document

United States Bankruptcy Court Northern District of Illinois

In re Taylor, Robert C. and Gwendolyn, Debtor

	Case No
	Chapter
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept\$250.00
	Prior to the filing of this statement I have received
	Balance Due
2.	The source of the compensation paid to me was:
	[X] Debtor [] Other (specify)
3.	The source of compensation to be paid to me is:
	[X] Debtor [] Other (specify)
4.	[X] I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	[] I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

d.	Representation (of the c	debtor in adversa	rv proceedings a	and other conteste	d bankruptcy matters;

- e. [Other provisions as needed]
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

6/23/07 Date /s/ Martin J. O'Hearn
Signature of Attorney

The Law Offices of Martin J. O'Hearn_ 10047 South Western Avenue, Chicago, IL 60643 (773) 238-4400 Atty Reg# 6185904

Case 07-15569 Doc 1 Filed 08/28/07 Entered 08/28/07 10:40:11 Desc Main

United States Barkruptcy Court

Northern District of Illinois

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

In re TAYLOR, ROBERT C. and GWENDOLYN, Debtors

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as Exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524 (c)
520 Oak Tree Lane lainfield, IL 60586	America's Servicing Co.				X
000 Ford Expedition	Americredit				X
003 Mitsubishi Galant I	ES HSBC Auto				X
23 N. Springfield	Citimortgage Inc.	X			
Chicago, IL 60624	HSBC/MS	X			
	Fremont Investment & Loa	an X			
Chicago, IL 60644	GMAC Mortgage	X			
006 W. Maypole Chicago, IL 60624	Wilshire	X			
Description of leased	property Le	ssor's name	Lease will be a	ssumed pursuant to	D 11 U.S.C. § 362(h)(1)(A)
Date: 623°	D-07	Signature of Jo	wollen	lor Tay	lor
DECLARA	ATION OF NON-ATTO			REPARER (See 11	U.S.C. § 110)
I declare under penalty of provided the debtor with a copeen promulgated pursuant to	perjury that: (1) I am a bankrupto by of this document and the notice 11 U.S.C. § 110(h) setting a max paring any document for filing for	y petition preparer as defined in es and information required ur imum fee for services charges	in 11 U.S.C. § 110; (2) I p nder 11 U.S.C. §§ 110(b), able by bankruptcy petitic	prepared this document for 110(h), and 342(b); and, on preparers, I have given	compensation and have (3) if rules or guidelines have
Printed or Typed name of Bar If the bankruptcy petition prep who signs this document.	nkruptcy Petition Preparer varer is not an individual, state th	e name, title (if any), address,		Security No. (Required un er of the officer, principal,	
Address					
Signature of Bankruptcy Petit	ion Preparer		Date		
Name and Social Security Nu	mbers of all other individuals wh	o prepared or assisted in prepared	aring this document unles	s the bankruptcy petition p	oreparer is not an individual:

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy

Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. §156.